Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Document Page 1 of 40 2/01/22 4:04PM

Fill in this information to identify your case:						
Debtor 1	Alex Belfi					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		EASTERN DISTRICT O	F PENNSYLVANIA			
Case number	21-13309-AMC					
(if known)						

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

you	original forms, you must fill out a new Summary and check the box at the top of this page.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Par	11: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	300,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,080.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	303,080.00
Par	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	443,183.98
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	481,808.00
	Your total liabilities	\$	924,991.98
Par	3: Summarize Your Income and Expenses		•
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,146.42
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,100.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main 2/01/22 4:04PM

Document Page 2 of 40 Case number (if known) 21-13309-AMC

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form \$ 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

0.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 1 Alex Belfi

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main 2/01/22 4:04PM

		Docume	ni Paye 3 01 40	 2/01/22 11011
ill in this info	ormation to identify your	case and this filing:		
Debtor 1	Alex Belfi			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Jnited States E	Bankruptcy Court for the:	EASTERN DISTRICT OF	PENNSYLVANIA	
Case number	21-13309-AMC			Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

D	you own or have any	legal or eq	uitable interest in a	any resid	ence, building, land, or similar property?		
	No. Go to Part 2.						
	Yes. Where is the prop	perty?					
1.1	1502 F Movamer	nsina Av	anua	What	is the property? Check all that apply		
	1502 E Moyamensing Avenue Street address, if available, or other description			Duplex or multi-unit building the amount of any s		o not deduct secured claims or exemptions. Put e amount of any secured claims on <i>Schedule D</i> : reditors Who Have Claims Secured by Property.	
	Philadelphia City	PA State	19147-0000 ZIP Code		Manufactured or mobile home Land Investment property	Current value of the entire property?	Current value of the portion you own? \$300,000.00
				U Who	Timeshare Other has an interest in the property? Check one	Describe the nature of y (such as fee simple, ten a life estate), if known.	your ownership interest lancy by the entireties, or
	Philadelphia			■ □	Debtor 1 only Debtor 2 only		
	County			□ □ Other	Debtor 1 and Debtor 2 only At least one of the debtors and another r information you wish to add about this iter	Check if this is con (see instructions) m, such as local	nmunity property
				Roo	erty identification number: of damage. Over six months of rain perty.	and weather damag	je to the

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

\$300,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

		Case 21-13309-amc	Doc 22		22 Ent Page 4		2/01/22 16:07:	47 Desc Main 2/01/22 4:04PI
De	btor	Alex Belfi					Case number (if known)	21-13309-AMC
3. C	Cars,	vans, trucks, tractors, sport u	tility vehicles	, motorcycles				
	No							
] Ye	3						
		rcraft, aircraft, motor homes, A bles: Boats, trailers, motors, pers						
	No							
] Ye	3						
		the dollar value of the portion s you have attached for Part 2						\$0.00
		Describe Your Personal and Hous own or have any legal or equit		in any of the following	ng items?			Current value of the
	,			,	· J			portion you own? Do not deduct secured claims or exemptions.
		ehold goods and furnishings apples: Major appliances, furniture	linens china	kitchenware				·
	■ No		, iii ioi io, oi iii ia	, mononwaro				
I	□ Ye	s. Describe						
_		ronics nples: Televisions and radios; au including cell phones, car			nent; comp	uters, prin	ters, scanners; music	collections; electronic devices
	_	s. Describe						
_	Exar	ctibles of value nples: Antiques and figurines; pai other collections, memora			κs, pictures	, or other a	art objects; stamp, coir	n, or baseball card collections;
_	■ No □ va	es. Describe						
_	Exar	ment for sports and hobbies apples: Sports, photographic, exer musical instruments	rcise, and othe	r hobby equipment; b	icycles, poc	ol tables, g	olf clubs, skis; canoes	and kayaks; carpentry tools;
	■ No □ Ye	es. Describe						
		arms mples: Pistols, rifles, shotguns, a	ammunition, ar	nd related equipment				
		s. Describe						
I	□ N	mples: Everyday clothes, furs, le	eather coats, do	esigner wear, shoes, a	accessories	5		
		Used clot	thes					\$350.00
ı	■ N	mples: Everyday jewelry, costum	ne jewelry, eng	agement rings, weddi	ing rings, he	eirloom jev	velry, watches, gems,	gold, silver

Official Form 106A/B Schedule A/B: Property page 2

Page 5 of 40 2/01/22 4:04PM Document Case number (if known) 21-13309-AMC Debtor 1 Alex Belfi 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... \$30.00 Dog 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$380.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... **Checking Acct** 17.1. Ending in 3515 **PNC Bank** \$2,700.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts □ No Institution or issuer name: Yes..... \$0.00 **Robinhood Account Robin Hood** Unknown 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No

Case 21-13309-amc

Doc 22

Filed 02/01/22

Entered 02/01/22 16:07:47

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Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main 2/01/22 4:04PM Document Page 6 of 40 Debtor 1 Case number (if known) 21-13309-AMC Alex Belfi ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

 \square Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

	Ca	se 21-13309-amc	Doc 22	Filed 02/01 Document		Intered 7 of 40	02/01/22 16:07:4	17 Desc Main
Debtor	1 ,	Alex Belfi		Document	raye	7 01 40	Case number (if known)	21-13309-AMC
ЦΥ	es. G	live specific information						
		gainst third parties, whether: Accidents, employment of				e a deman	d for payment	
■ N	•	, , ,	, ,	, 0				
ΠY	es. D	escribe each claim						
04 04 h		ntingant and unliquidated	l alaima af aw			ralaima af	the debter and righte to	and off plaims
34. Oth		ntingent and unliquidated	i claims or eve	ery nature, includi	ng counte	rciains or	the deptor and rights to	Set off claims
	-	escribe each claim						
	CO. D	coonbe caon dam						
-		ncial assets you did not a	Iready list					
■ N								
ЦΥ	es. G	live specific information						
26 14	dd 4bc	e dollar value of all of you	r antriae fram	Port 4 including	ony ontrio	o for nogo	a you have attached	
		t 4. Write that number here		,	•		•	\$2,700.00
Part 5:	Desc	ribe Any Business-Related Pr	roperty You Ow	n or Have an Interes	t In. List an	/ real estate	e in Part 1.	
27 Do v	(OLL OW	n or have any legal or equital	ble interest in a	ny husinoss-rolatod	nronorty?			
_ `		Part 6.	bie interest in a	ily busiliess-related	property:			
_		to line 38.						
□ 16	:S. G0	to line so.						
Part 6:		ribe Any Farm- and Commerc			wn or Have	an Interest I	ln.	
	If you	own or have an interest in farm	nland, list it in Pa	ırt 1.				
46. Do	you o	own or have any legal or e	quitable inter	est in any farm- or	commerc	ial fishing	-related property?	
	No. Go	o to Part 7.		•		_		
	Yes. 0	Go to line 47.						
Part 7:		Describe All Property You Ow	vn or Have an Ir	nterest in That You D	id Not List	Above		
		ave other property of any						
Exa ■ N		es: Season tickets, country of	club membersr	nip				
		ive specific information						
	es. Gi	ive specific information						
54. A c	dd the	e dollar value of all of you	r entries from	Part 7. Write that	number h	ere		\$0.00
· · · · · ·		, aona: Tanao en an en year						Ψ0.00
Part 8:		ist the Totals of Each Part of	this Form					
r art o.	_	ist the rotals of Each raft of	uno i oi in					
55. P a	art 1:	Total real estate, line 2						\$300,000.00
56. P a	art 2:	Total vehicles, line 5		_		\$0.00		
57. P a	art 3:	Total personal and house	hold items, lii	ne 15	\$3	80.00		
58. P a	art 4:	Total financial assets, line	e 36	_	\$2,7	700.00		
59. P a	art 5:	Total business-related pro	operty, line 45	5		\$0.00		
60. P a	art 6:	Total farm- and fishing-re	lated property	y, line 52		\$0.00		
61. P a	art 7:	Total other property not li	isted, line 54	+ _		\$0.00		
62. T c	ntal na	ersonal property. Add lines	e 56 through 6	1	60 (190 00	Copy personal property to	otal ta non on
UZ. 10	otai pe	organiai property. Add illies	s so anough 6		გ ა,(080.08	Copy personal property t	otal \$3,080.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$303,080.00

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main

		Docum	int rage of the	
Fill in this info	ormation to identify your	case:		
Debtor 1	Alex Belfi			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		EASTERN DISTRICT C	F PENNSYLVANIA	
Case number	21-13309-AMC			
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	the applicable statutory amount.		.y .o uo		, your exemption fround so million				
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
۷.	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	urrent value of the ortion you own opy the value from Check only one box for each exemption.		Specific laws that allow exemption				
	Dog Line from Schedule A/B: 13.1	\$30.00		\$30.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)				
	Checking Acct Ending in 3515: PNC Bank Line from Schedule A/B: 17.1	\$2,700.00		\$2,700.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)				
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/22 and every Solution No Yes. Did you acquire the property covered No	3 years after that for ca	ases file	ŕ	,				

Case	21-13309-amo		Entered 02/01/22 ge 9 of 40	16:07:47 Des	C Main 2/01/22 4:04P
Fill in this inform	nation to identify you				
Debtor 1	Alex Belfi				
-	First Name	Middle Name Last N	lame	-	
Debtor 2 (Spouse if, filing)	First Name	Middle Name Last N	lame	-	
United States Bar	nkruptcy Court for the	EASTERN DISTRICT OF PENNSYLV	/ANIA	_	
Case number 2	21-13309-AMC				
(if known)					if this is an ed filing
				differie	cu ming
Official Form	n 106D				
Schedule	D: Creditors	Who Have Claims Sec	ured by Propert	У	12/15
□ No. Check	have claims secured b this box and submit t all of the information	his form to the court with your other sched	ules. You have nothing else t	to report on this form.	
	I Secured Claims	below.			
2. List all secured for each claim. If m	claims. If a creditor has ore than one creditor has	more than one secured claim, list the creditor ses a particular claim, list the other creditors in Partical order according to the creditor's name.	Amount of claim Do not deduct the	Column B Value of collateral that supports this	Column C Unsecured portion
2.1 Citadel FO	CU	Describe the property that secures the clair	value of collateral. m: \$1,774.00	claim Unknown	If any \$1.774.00
Creditor's Name		Automobile			
Attn: Banl 520 Eagle Exton, PA	view Blvd	As of the date you file, the claim is: Check al apply. Contingent	l that		
Number, Street,	City, State & Zip Code	☐ Unliquidated			
Who owes the de	bt? Check one.	☐ Disputed Nature of lien. Check all that apply.			

 \square An agreement you made (such as mortgage or secured

0001

 \square Statutory lien (such as tax lien, mechanic's lien)

Last 4 digits of account number

car loan)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Official Form 106D

Debtor 1 only

Debtor 2 only

☐ Debtor 1 and Debtor 2 only

community debt

☐ At least one of the debtors and another

Date debt was incurred Active 08/18

Opened 06/16 Last

☐ Check if this claim relates to a

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Document Page 10 of 40

Debtor 1 Alex Belfi		Case number (if known)	21-13309-AMC	1-13309-AMC	
First Name Middle N	ame Last Name				
2.2 USAA	Describe the property that secures the claim:	\$441,409.98	\$300,000.00	\$141,409.98	
services by Nationstar Mortgage, LLC Lake Vista 4 800 State Highway 121 Bypass Suite B Lewisville, TX 75067	1502 E Moyamensing Avenue Philadelphia, PA 19147 Philadelphia County Roof damage. Over six months of rain and weather damage to the property. As of the date you file, the claim is: Check all that apply. ☐ Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as mortgage or secar loan)	ecured			
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)				
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)				
Date debt was incurred	Last 4 digits of account number				
· ·	column A on this page. Write that number here:	\$443,183	3.98		
If this is the last page of your form, add Write that number here:	the dollar value totals from all pages.	\$443,183	3.98		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main

`	3430 21 10003 amo	Document	t Page 11	L of 40	2/01/22 4:04PM
Fill in thi	s information to identify your o	case:			
Debtor 1	Alex Belfi				
200101 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	EASTERN DISTRICT OF	PENNSYLVANIA		
Case nur	mber 21-13309-AMC				
(if known)				Е	Check if this is an
					amended filing
	Form 106E/F		a d Olaima		40/45
	ule E/F: Creditors W			Part 2 for creditors with NONPRIORITY	12/15
Schedule I eft. Attach name and Part 1:	D: Creditors Who Have Claims Sect the Continuation Page to this pag case number (if known). List All of Your PRIORITY Un	ured by Property. If more space. If you have no information secured Claims	e is needed, copy t	any creditors with partially secured clander the Part you need, fill it out, number the donor the top of any secured the top of any secur	e entries in the boxes on the
	y creditors have priority unsecured	d claims against you?			
	. Go to Part 2.				
☐ Ye	S.				
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims			
	y creditors have nonpriority unsec				
_	. You have nothing to report in this pa		with your other sch	dules	
_	-	art. Submit this form to the court	. With your other sche	edules.	
Ye	S.				
unsec	ured claim, list the creditor separately ne creditor holds a particular claim, li	for each claim. For each claim	listed, identify what t	holds each claim. If a creditor has mor ype of claim it is. Do not list claims alread three nonpriority unsecured claims fill ou	ly included in Part 1. If more
					Total claim
4.1 A	Amex	Last 4 digits o	f account number	4703	\$11,406.00
	Ionpriority Creditor's Name				
	Correspondence/Bankruptc Po Box 981540	=	debt incurred?	Opened 06/12 Last Active 10/22/18	
	El Paso, TX 79998	When was the	debt incurred.	10/22/10	
N	lumber Street City State Zip Code	As of the date	you file, the claim i	s: Check all that apply	
V	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated	d		
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and and	, iiiei <u></u>	RIORITY unsecured	d claim:	
	Check if this claim is for a comm				
	ebt s the claim subject to offset?	☐ Obligations report as priorit		ration agreement or divorce that you did	not
	No	☐ Debts to pe	nsion or profit-sharin	g plans, and other similar debts	
	☐Yes	Other, Spec	cify Credit Card		
		— отпол. орос	,		

Entered 02/01/22 16:07:47 Case 21-13309-amc Doc 22 Filed 02/01/22 Desc Main 2/01/22 4:04PM

Document Page 12 of 40

Debtor 1 Alex Belfi Case number (if known) 21-13309-AMC 4.2 **Capital Accounts** Last 4 digits of account number 6892 \$67.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 07/20 Last Active Po Box 140065 When was the debt incurred? 09/17 Nashville, TN 37214 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Debt ☐ Yes **Capital One** 4.3 Last 4 digits of account number 5983 \$182.00 Nonpriority Creditor's Name Attn: Bankruptcv Opened 08/21 Last Active Po Box 30285 When was the debt incurred? 12/07/21 Salt Lake City, UT 84130 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.4 **Chase Card Services** Last 4 digits of account number 8083 \$19,546.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 01/14 Last Active Po Box 15298 When was the debt incurred? 12/18 Wilmington, DE 19850 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Entered 02/01/22 16:07:47 Case 21-13309-amc Doc 22 Filed 02/01/22 Desc Main 2/01/22 4:04PM

Document Page 13 of 40

Debtor 1 Alex Belfi Case number (if known) 21-13309-AMC 4.5 \$6,513.00 **Chase Card Services** Last 4 digits of account number 2478 Nonpriority Creditor's Name Attn: Bankruptcy Opened 06/13 Last Active Po Box 15298 When was the debt incurred? 12/18 Wilmington, DE 19850 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.6 **Discover Financial** Last 4 digits of account number 3434 \$547.00 Nonpriority Creditor's Name Attn: Bankruptcv Opened 08/21 Last Active Po Box 3025 When was the debt incurred? 11/16/21 New Albany, OH 43054 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Line Secured** Other. Specify 4.7 **Hunter Warfield** Last 4 digits of account number 1041 \$2,088.00 Nonpriority Creditor's Name Opened 02/21 Last Active 4620 Woodland Corporate Blvd When was the debt incurred? 05/20 Tampa, FL 33614 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Bluepearl Veterinary ■ Other. Specify Partners ☐ Yes

Entered 02/01/22 16:07:47 Case 21-13309-amc Doc 22 Filed 02/01/22 Desc Main 2/01/22 4:04PM Document Page 14 of 40 Case number (if known) Debtor 1 Alex Belfi 21-13309-AMC 4.8 Radius Bank Last 4 digits of account number Unknown Nonpriority Creditor's Name 1 Harbor St When was the debt incurred? Boston, MA 02110 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.9 **Resurgent Capital Services** 3514 \$53,891.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/18 Last Active C/o Resurgent Capital Services When was the debt incurred? 07/18 Greenville, SC 29602 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Factoring Company Account Sofi Lending ☐ Yes Other. Specify Corp. 4.1 \$220.00 Simon's Agency, Inc. 5259 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 04/21 Last Active Po Box 5026 When was the debt incurred? 12/20 Syracuse, NY 13220 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent

Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Crozer Cerner ☐ Yes

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Document Page 15 of 40

Case number (if known) 21-13309-AMC

2/01/22 4:04PM

ebloi	Alex Belfi		Case number (if known) 21-13309-AM	<u> </u>					
.1	Synchrony Bank/Amazon Nonpriority Creditor's Name	Last 4 digits of account number	6346	\$2,298.00					
	Po Box 965015 Orlando, FL 32896	When was the debt incurred?	Opened 07/17 Last Active 12/18						
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure	d alaim.						
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	□ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?								
	□ Yes	Other. Specify Charge Acc							
1	USSA Federal Saving Bank/Nationstar	Last 4 digits of account number	1558	\$384,735.00					
	Nonpriority Creditor's Name 350 Highland Houston, TX 77067	When was the debt incurred?	Opened 06/16 Last Active 07/18						
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
	■ Debtor 1 only	☐ Contingent							
	Debtor 2 only	☐ Unliquidated							
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure							
	At least one of the debtors and another	d Claim:							
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not						
	No	Debts to pension or profit-sharing	ng plans, and other similar debts						
	Yes	Other. Specify VA Real Es	tate Mortgage						
1	Verizon	Last 4 digits of account number	0001	\$315.00					
	Verizon Wireless Bk Admin 500 Technology Dr Ste 550 Weldon Springs, MO 63304	When was the debt incurred?	Opened 03/18 Last Active 11/17/20						
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
	■ Debtor 1 only	☐ Contingent							
	Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa							
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir							
	■ No	·							
	Yes	Other. Specify Agriculture							

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Document Page 16 of 40 2/01/22 4:04PM

Case number (if known)

21-13309-AMC

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 Alex Belfi

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 481,808.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 481,808.00

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main

Document Page 17 of 40

		B 0001110	n age in a		
Fill in this info	rmation to identify your	case:			
Debtor 1	Alex Belfi				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	EASTERN DISTRICT C	F PENNSYLVANIA		
Case number	21-13309-AMC				
(if known)				П	Check if this is an

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or	company with	whom you have the	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3	Oity		Otate	Zii Code	
2.0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	- iii		Oldio	211 0000	
	Name				
	Number	Street			_
	City		State	ZIP Code	_

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main

		Documer	nt Page 18 of	f 40	2/01/22 4:04PM
Fill in this	information to identify your	case:			
Debtor 1	Alex Belfi				
D 1 4 6	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	EASTERN DISTRICT OF	PENNSYLVANIA		
Case numl	ber 21-13309-AMC				
(if known)					☐ Check if this is an amended filing
Ott: •; •	L Come 400LL				Ç
	l Form 106H	alatawa			
Schea	lule H: Your Cod	eptors			12/15
ill it out, a our name		boxes on the left. Attach . Answer every question.	the Additional Page to	o this page. On the top	eeded, copy the Additional Page, of any Additional Pages, write
1. 00	you have any codebions: (ii	you are ming a joint case, u	o not list either spouse	as a codebior.	
■ No					
☐ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana				states and territories include
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spo	use, or legal equivalent live	with you at the time?		
in line Form	2 again as a codebtor only	if that person is a guarante	or or cosigner. Make s	sure you have listed th	with you. List the person shown e creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cree Check all schedules	ditor to whom you owe the debt s that apply:
3.1				☐ Schedule D, line)
	Name			☐ Schedule E/F, lii	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	·
	Name			☐ Schedule E/F, line ☐ Schedule G, line	
_	Number Street			_	

State

City

ZIP Code

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Document Page 19 of 40

						•				
Fill	in this information to identify your ca	ase:								
Del	btor 1 Alex Belfi				_					
	btor 2				_					
Uni	ited States Bankruptcy Court for the	: EASTERN DISTRICT	OF PENNSYLVANIA	4						
Ca	se number 21-13309-AMC					Chec	k if this is	:		
(If kı	nown)					□ A	n amende	ed filing		
									g postpetition ollowing date:	
<u>O</u>	fficial Form 106l					N	1M / DD/ \	YYYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	r spouse is not filing wi	th you, do not inclu	de infori	mati	on about	your spe	ouse. If mo	ore space is	needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one job,	Employment status	☐ Employed				☐ Empl	oyed		
	attach a separate page with information about additional employers.	. ,	■ Not employed		□ Not €			employed		
		Occupation	Disabled Vetera	n						
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed to	here?				_			
Pai	rt 2: Give Details About Mor	nthly Income								
spoi If yo	imate monthly income as of the duse unless you are separated. but or your non-filing spouse have more space, attach a separate sheet to	ore than one employer, co	, g		,	,	that perso	on on the li	nes below. If	J
								non-fili	ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	-
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$		0.00	\$	N/A	

Page 20 of 40 2/01/22 4:04PM Document Debtor 1 Alex Belfi Case number (if known) 21-13309-AMC For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 0.00 \$ N/A List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 0.00 N/A 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 \$ N/A 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ N/A 5d. Required repayments of retirement fund loans 5d. \$ 0.00 N/A Insurance 5e. 5e. 0.00 N/A 5f. **Domestic support obligations** 5f. 0.00 N/A 5q. **Union dues** 5q. \$ 0.00 N/A 5h. Other deductions. Specify: 5h.+ 0.00 N/A Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 0.00 N/A Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ \$ 0.00 N/A List all other income regularly received: Net income from rental property and from operating a business, Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 0.00 N/A 8h Interest and dividends 8b. \$ 0.00 \$ N/A Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 N/A **Unemployment compensation** 8d. 0.00 N/A 8e. **Social Security** 8e. 0.00 N/A 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. **VA Disability** 8f. Specify: 3,146.42 \$ N/A 8g. Pension or retirement income 8g. \$ \$ 0.00 N/A Other monthly income. Specify: 8h.+ \$ \$ 8h. 0.00 N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 3.146.42 N/A 10. \$ \$ 10. Calculate monthly income. Add line 7 + line 9. N/A \$ 3,146.42 3,146.42 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 3,146.42 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form?

Yes. Explain:

Fill	in this infor	mation to identify yo	our case:							
Deb		Alex Belfi						if this is:		
Deb	tor 2							in amended filing i supplement show	ving postpetition cha	apter
(Spc	ouse, if filing)						1	3 expenses as of	the following date:	·
Unite	ed States Ba	nkruptcy Court for the	EASTE	RN DISTRICT OF PENNS	YLVANIA		N	MM / DD / YYYY		
	e number nown)	21-13309-AMC								
Of	ficial F	Form 106J								
Sc	chedu	le J: Your	Exper	ises						12/15
info	ormation. If nber (if kno		eded, atta ry question	If two married people ar ch another sheet to this t n.						
1.	ls this a j	oint case?								
		o to line 2.	in a separa	ate household?						
		l No l Yes. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate Housel	<i>hold</i> of D	ebto	or 2.		
2.	Do you h	ave dependents?	■ No							
	Do not list Debtor 2.	t Debtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	t -
	Do not sta								□ No	•
	depender	nts names.							☐ Yes	
									□ No □ Yes	
									☐ Yes	
									□ Yes	
									□ No	
									☐ Yes	
3.	expenses yourself	expenses include s of people other t and your depende	han nts? □	No Yes						
Esti exp	imate your	of a date after the l	our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp						
the		uch ässistance an		government assistance it luded it on <i>Schedule I:</i> Y				Your expe	enses	
4.		al or home owners and any rent for th		ses for your residence. In	nclude first mortgage		\$		1,325.00	
	If not inc	luded in line 4:								
	4a. Rea	al estate taxes				4a.	\$		0.00	
		perty, homeowner's				4b.			0.00	
		me maintenance, re	•			4c.			100.00	
_		meowner's associat			ma aquitu I = = = =	4d.			0.00	
5.	Additiona	ai mortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00	

or 1	Alex Bell	fi	Case number (if known)	21-13309-AMC
Utiliti	ies:			
6a.	Electricity,	heat, natural gas	6a. \$	0.00
6b.	Water, sev	ver, garbage collection	6b. \$	0.00
6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c. \$	180.00
6d.	Other. Spe	ecify: Cellphone	6d. \$	90.00
Food			7. \$	600.00
				0.00
				100.00
	•	•	·	100.00
	-		·	70.00
		•	🗸	70.00
			12. \$	275.00
			oks 13. \$	150.00
			14. \$	0.00
			*	
		surance deducted from your pay or included in lines 4	or 20.	
			15a. \$	0.00
15b.	Health insu	urance	15b. \$	0.00
15c.	Vehicle ins	surance	15c. \$	0.00
			15d. \$	0.00
				0.00
		, , , , , , ,	16. \$	0.00
Insta	liment or le	ease payments:		
			17a. \$	0.00
17b.	Car payme	ents for Vehicle 2	17b. \$	0.00
17c.	Other. Spe	ecify:	17c. \$	0.00
		-	17d. \$	0.00
	•		not report as	
				0.00
Othe	r payments	s you make to support others who do not live with y	ou. \$	0.00
Spec	ify:		19.	
			m or on Schedule I: Your Income.	
20a.	Mortgages	s on other property	20a. \$	0.00
20b.	Real estate	e taxes	20b. \$	0.00
20c.	Property, h	nomeowner's, or renter's insurance	20c. \$	0.00
20d.	Maintenan	ce, repair, and upkeep expenses	20d. \$	0.00
20e.	Homeown	er's association or condominium dues	20e. \$	0.00
Othe	r: Specify:	Care for the dog/food/supplies	21. +\$	110.00
		<u> </u>		
	•	• •		
		· ·		3,100.00
22b. (Copy line 22	2 (monthly expenses for Debtor 2), if any, from Official	Form 106J-2 \$	
22c. <i>i</i>	Add line 22a	a and 22b. The result is your monthly expenses.	\$	3,100.00
Cala:	ulato vous s	monthly not income		
	-	•	225 ¢	2 4 4 0 4 2
				3,146.42
∠3D.	Copy your	monthly expenses from line 22c above.	23b\$	3,100.00
22-	Cubterant	our monthly over an one from the state of the state of		
∠3C.			23c. \$	46.42
	rne result	is your <i>monthly net income</i> .	200.	
Do v	ou expect a	an increase or decrease in your expenses within the	e vear after you file this form?	
				rease or decrease because of a
			2 3 3 4 4 7	
■ No	٥.			
		Explain here:		
Let \mathbf{e} e	Utilit 5a. 6b. 6c. 6d. Food Cloth Pers Insulation 15a. 15b. 15c. 15d. Foed 17a. 17b. 17d. 17d. 17d. 17d. 17d. 17d. 17d. 17d	Utilities: 5a. Electricity, 5b. Water, sev. 5c. Telephone 5d. Other. Spe. 5c. Telephone 5d. Other. Spe. 5c. Telephone 6d. Other. Spe. 5c. Telephone 6d. Other. Spe. 5c. Telephone 6d. Other. Spe. 6d. Other. Spe. 6d. Other and continued examinate. 6d. Otheriable continued in factor include in factor include in factor. 6d. Other insurance. 6d. Ot	Ditilities: 3a. Electricity, heat, natural gas 3b. Water, sewer, garbage collection 3c. Telephone, cell phone, Internet, satellite, and cable services 3d. Other. Specify: Cellphone Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. 20 not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and book Charitable contributions and religious donations Insurance. 20 not include insurance deducted from your pay or included in lines 4 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance. 15c. Other insurance. Specify: Taxes. Do not include taxes deducted from your pay or included in lines Specify: Insurance of the rinsurance of the reliable of the rel	Utilities: 3a. Electricity, heat, natural gas 3b. Water, sewer, garbage collection 5c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 3d. Other. Specify: Cellphone 6d. \$ 7cod and housekeeping supplies 7childcare and children's education costs 8. \$ 3childcare and children's education costs 9. \$ 3childcare and children's education c

Fill in this info	ormation to identify your	case:					
Debtor 1	Alex Belfi	ACT III AT					
Debtor 2	First Name	Middle Name	La	st Name			
(Spouse if, filing)	First Name	Middle Name	La	st Name			
United States I	Bankruptcy Court for the:	EASTERN DISTRICT (OF PENNSY	LVANIA			
Case number	21-13309-AMC						
(if known)						Check if this is amended filing	
You must file to		ile bankruptcy schedule n connection with a ban	s or amend	ed schedules. Mak	king a false stat	ement, concealing prope 00, or imprisonment for u	
Si	ign Below						
Did you p	pay or agree to pay some	one who is NOT an atto	rney to hel	you fill out bankr	ruptcy forms?		
■ No							
☐ Yes.	Name of person					kruptcy Petition Preparer's n, and Signature (Official Fo	
	nalty of perjury, I declare are true and correct.	that I have read the sum	nmary and	schedules filed wit	h this declarati	on and	
X /s/ Al	ex Belfi		х				
Alex Signa	Belfi ture of Debtor 1			Signature of Debt	or 2		
Date	February 1, 2022			Date			

	l in this inforr	mation to identify your ca	ise:							
De	btor 1	Alex Belfi								
_		First Name	Middle Name	Last Name						
	ebtor 2 ouse if, filing)	First Name	Middle Name	Last Name						
Un	ited States Ba	nkruptcy Court for the:	EASTERN DISTRICT OF I	PENNSYLVANIA						
	nse number	21-13309-AMC			_	Check if this is an mended filing				
	fficial Fo		fairs for Individ	luals Filing for Bankrupto	су	4/1				
Ра 1.		r current marital status?	al Status and Where You	Lived Before						
2.	During the I	during the last 3 years, have you lived anywhere other than where you live now?								
	■ No □ Yes. Lis	st all of the places you live	d in the last 3 years. Do no	nt include where you live now.						
	Debtor 1 Pr	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:		Dates Debtor 2				
			iiveu tilele			lived there				
3. sta:	tes and territor	<i>ies</i> include Arizona, Califo	live with a spouse or lega rnia, Idaho, Louisiana, Nev	al equivalent in a community property st vada, New Mexico, Puerto Rico, Texas, Wa ficial Form 106H).		y? (Community property				
sta	tes and territor. ■ No □ Yes. Ma	<i>ies</i> include Arizona, Califo	live with a spouse or legarnia, Idaho, Louisiana, Nevalule H: Your Codebtors (Offi	vada, New Mexico, Puerto Rico, Texas, Wa		y? (Community property				

Debtor 1 Sources of income

Check all that apply.

Gross income

(before deductions and exclusions)

Sources of income Check all that apply.

Debtor 2

Gross income (before deductions and exclusions)

2/01/22 4:04PM

☐ Yes. Fill in the details.

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Page 25 of 40 2/01/22 4:04PM Document Debtor 1 Alex Belfi Case number (if known) 21-13309-AMC Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until VA Benefits \$37,752.00 the date you filed for bankruptcy: For last calendar year: **VA Benefits** \$29,459.00 (January 1 to December 31, 2020) For the calendar year before that: **VA Benefits** \$18,720.00 (January 1 to December 31, 2019) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more? \square No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations

of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Yes. List all payments to an insider.

Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Page 26 of 40 2/01/22 4:04PM Document Case number (if known) 21-13309-AMC Debtor 1 Alex Belfi Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an 8. insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address** Amount you Reason for this payment Dates of payment Total amount paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

■ No

Official Form 107

Address:

Yes. Fill in the details for each gift or contribution.

Person to Whom You Gave the Gift and

Gifts or contributions to charities that total more than \$600
Charity's Name
Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Entered 02/01/22 16:07:47 Case 21-13309-amc Doc 22 Filed 02/01/22 Desc Main Page 27 of 40 2/01/22 4:04PM Document Case number (if known) 21-13309-AMC Debtor 1 Alex Belfi or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Sadek and Cooper Law Offices Including Filing fee, credit counseling, July 12, 2021 \$3,450.00 1315 Walnut Street debtor's education, credit report) Suite 502 Philadelphia, PA 19107 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Date transfer was Description and value of Describe any property or **Address** property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details.

Name of trust

Description and value of the property transferred

Date Transfer was

made

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Document Page 28 of 40

Debtor 1 Alex Belfi Case number (if known) 21-13309-AMC

Pai	t 8:	List of Certain Financial Accounts, Ins	strum	ents, Safe Depos	t Boxes, and St	orag	e Unit	s			
20.	20. Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assou ■ No □ Yes. Fill in the details.			er financial accou	nts; certificates	of d		· · ·	•		
	Ac	ame of Financial Institution and ddress (Number, Street, City, State and ZIP de)		t 4 digits of ount number	Type of account or instrument		or	Date account was closed, sold, moved, or transferred		Last balance before closing or transfer	
21.		Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?									
	■ No □ Yes. Fill in the details.										
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code) State and ZIP Code) Describe the contents Address (Number, Street, City, State and ZIP Code)							Do you still have it?			
22.	Ha	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details.									
		ame of Storage Facility ddress (Number, Street, City, State and ZIP Code)		Who else has or to it? Address (Number, State and ZIP Code)		Des	scribe 1	the contents		Do you still have it?	
Pai	t 9:	Identify Property You Hold or Control	for S	omeone Else							
23.	for	you hold or control any property that so someone.	meor	ne else owns? Incl	ude any proper	ty yo	u borr	owed from, are storing	for,	or hold in trust	
		No Yes. Fill in the details.									
	_	wner's Name ddress (Number, Street, City, State and ZIP Code)		Where is the pro (Number, Street, City, Code)		Des	scribe	the property		Value	
Pai	t 10	Give Details About Environmental Info	rmat	tion							
For	the	purpose of Part 10, the following definition	ons a	pply:							
	tox	vironmental law means any federal, state ic substances, wastes, or material into th julations controlling the cleanup of these	ne air	, land, soil, surfac	e water, ground						
		e means any location, facility, or property own, operate, or utilize it, including dispo			environmental l	aw, v	wheth	er you now own, opera	te, o	r utilize it or used	
	На	zardous material means anything an envi zardous material, pollutant, contaminant,	ronn	nental law defines	as a hazardous	was	ste, ha	zardous substance, tox	ic sı	ubstance,	
Rep	ort	all notices, releases, and proceedings tha	at you	ı know about, reg	ardless of wher	they	y occu	ırred.			
24.	Ha	s any governmental unit notified you that	you	may be liable or p	otentially liable	unde	er or ii	n violation of an enviro	nme	ntal law?	
		No Yes. Fill in the details.									
		ame of site ddress (Number, Street, City, State and ZIP Code)		Governmental ur Address (Number, S			Enviro know	onmental law, if you it		Date of notice	

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Page 29 of 40 2/01/22 4:04PM Document Debtor 1 Alex Belfi Case number (if known) 21-13309-AMC 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Alex Belfi Signature of Debtor 2 Alex Belfi Signature of Debtor 1 Date February 1, 2022 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No

> . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Statement of Financial Affairs for Individuals Filing for Bankruptcy

☐ Yes. Name of Person

Official Form 107

page 6

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main 2/01/22 4:04PM

Document Page 30 of 40

Case number (if known) 21-13309-AMC Debtor 1 Alex Belfi

Fill in this infor	mation to identify your case:		
Debtor 1	Alex Belfi		
Debtor 2	First Name Middle Name	Last Name	
(Spouse if, filing)	First Name Middle Name	Last Name	
United States Ba	ankruptcy Court for the: EASTERN DIST	RICT OF PENNSYLVANIA	
Case number	21-13309-AMC		
(if known)			Check if this is an amended filing
Official Fo	urm 108		
_		viduals Filing Under Chapte	er 7 12/15
•	ividual filing under chapter 7, you must f	fill out this form if:	
you have leas	ever is earlier, unless the court extends t	not expired. er you file your bankruptcy petition or by the date se he time for cause. You must also send copies to the	
If two married pe	eople are filing together in a joint case, b	ooth are equally responsible for supplying correct in	formation. Both debtors must
•	nd date the form.		
	and accurate as possible. If more space our name and case number (if known).	is needed, attach a separate sheet to this form. On t	the top of any additional pages,
Part 1: List Yo	our Creditors Who Have Secured Claims		
		D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information be Identify the cr	elow. editor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's C	Citadel FCU	☐ Surrender the property.	□ No
	Automobile	 Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. 	■ Yes
property		Retain the property and [explain]:	
securing debt:		Retain and continue to make monthly payments	_
Creditor's U	ISAA	■ Surrender the property.	■ No
name:		Retain the property and redeem it.	
Description of	1502 E Moyamensing Avenue	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	Philadelphia, PA 19147	Retain the property and [explain]:	
securing debt:	Philadelphia County Roof damage. Over six months		
	of rain and weather damage to the property.		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended.

Official Form 108

Debtor 1	Alex Belfi	Case number (if known)	21-13309-AMC	
You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).				
Describ	e your unexpired personal property leases		Will the lease be assumed?	
Lessor's	s name: tion of leased		□ No	
Property			☐ Yes	
Lessor's Descript	s name: tion of leased		□ No	
Property			☐ Yes	
Lessor's	s name: tion of leased		□ No	
Property			☐ Yes	
Lessor's			□ No	
Property	tion of leased /:		☐ Yes	
Lessor's			□ No	
Property	tion of leased /:		☐ Yes	
Lessor's	s name: tion of leased		□ No	
Property			☐ Yes	
Lessor's	s name: tion of leased		□ No	
Property			☐ Yes	
Part 3:	Sign Below			
	enalty of perjury, I declare that I have indicated my intention about any p	property of my estate that sec	cures a debt and any personal	
	Alex Belfi X			
	ex Belfi Signa Inature of Debtor 1	ture of Debtor 2		
Dat	te February 1, 2022 Date			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$78	administrative fee	
+ \$15	trustee surcharge	
\$338	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

2/01/22 4:04PM

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$571 administrative fee \$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Document Page 37 of 40

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of Pennsylvania

In r	e	Alex Belfi				Case No.	21-13309-AMC	
					Debtor(s)	Chapter	7	
		DIS	CL	OSURE OF COMP	ENSATION OF ATTOR	NEY FOR DE	CBTOR(S)	
1.	coı	mpensation paid t	o me v	within one year before the fi	16(b), I certify that I am the attorne iling of the petition in bankruptcy, on on of or in connection with the bank	r agreed to be paid	to me, for services ren	dered or to
		For legal service	es, I h	nave agreed to accept		\$	0.00	
		Prior to the filin	ng of t		ed		0.00	
		Balance Due				\$	0.00	
2.	Th	e source of the co	mpen	sation paid to me was:				
		Debtor		Other (specify):				
3.	Th	e source of compo	ensatio	on to be paid to me is:				
		Debtor		Other (specify):				
4.		I have not agree	d to sl	hare the above-disclosed cor	mpensation with any other person u	nless they are memb	pers and associates of	my law firm.
					ensation with a person or persons who names of the people sharing in the co			w firm. A
5.	In	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	b. c.	Preparation and	iling of the c	of any petition, schedules, so debtor at the meeting of cred	ndering advice to the debtor in deter tatement of affairs and plan which r ditors and confirmation hearing, and	nay be required;	-	uptcy;
6.	Ву	agreement with t	he del	btor(s), the above-disclosed	fee does not include the following s	service:		
					CERTIFICATION			
this		ertify that the fore kruptcy proceeding		g is a complete statement of	any agreement or arrangement for p	ayment to me for re	epresentation of the de	btor(s) in
ı	Feb	ruary 1, 2022			/s/ Brad J. Sadek, I			
	Date	e			Brad J. Sadek, Esc Signature of Attorney Sadek and Cooper 1315 Walnut Street Suite 502	· L		—
					Philadelphia, PA 1: 215-545-0008 Fax brad@sadeklaw.co Name of law firm	: 215-545-0611		_

Case 21-13309-amc Doc 22 Filed 02/01/22 Entered 02/01/22 16:07:47 Desc Main Document Page 38 of 40

United States Bankruptcy Court Eastern District of Pennsylvania

In re	Alex Belfi		Case No. 21-13309-AMC	
		Debtor(s)	Chapter	7

VERIFICATION OF CREDITOR MATRIX

The above-named De	ebtor hereby verifies that the attac	ched list of creditors is true and correct to the best of his/her knowledge.
Date: February 1,	, 2022	/s/ Alex Belfi
		Alex Belfi
		Signature of Debtor

Amex Correspondence/Bankruptcy Po Box 981540 El Paso, TX 79998

Capital Accounts Attn: Bankruptcy Po Box 140065 Nashville, TN 37214

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase Card Services Attn: Bankruptcy Po Box 15298 Wilmington, DE 19850

Chase Card Services Attn: Bankruptcy Po Box 15298 Wilmington, DE 19850

Citadel FCU Attn: Bankruptcy 520 Eagleview Blvd Exton, PA 19341

Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054

Hunter Warfield 4620 Woodland Corporate Blvd Tampa, FL 33614 Radius Bank 1 Harbor St Boston, MA 02110

Resurgent Capital Services C/o Resurgent Capital Services Greenville, SC 29602

Simon's Agency, Inc. Attn: Bankruptcy Po Box 5026 Syracuse, NY 13220

Synchrony Bank/Amazon Po Box 965015 Orlando, FL 32896

USAA services by Nationstar Mortgage, LLC Lake Vista 4 800 State Highway 121 Bypass Suite B Lewisville, TX 75067

USSA Federal Saving Bank/Nationstar 350 Highland Houston, TX 77067

Verizon Verizon Wireless Bk Admin 500 Technology Dr Ste 550 Weldon Springs, MO 63304